

BROCTON PARISH COUNCIL

HOUSING NEEDS SURVEY REPORT

APRIL 2015

John Lancaster: Rural Housing Enabler

BROCTON PARISH COUNCIL

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EXECUTIVE SUMMARY: BROCTON HOUSING NEEDS SURVEY

Key Features and Main Outcomes

1. There has been a marked change in the population profile since the 2001 Census with a higher than average ageing population under-occupying larger houses and a decline in the numbers of younger adults, the latter being the age-group most likely to be seeking affordable housing.
2. House prices are high in relation to the incomes of those in need: the cheapest or entry-level house sold in the parish in the past year was for £148,000. Not expensive, even this was unaffordable to survey respondents based on their incomes: 59% of those households in need have a gross annual income of less than £28,000.
3. The survey has identified and recommended the need for 11 housing association homes for local people who need a home now or in the next few years, the need being for 2 and 3 bedroom units.
4. The proposal is for 6 rented and 5 shared-ownership homes.
5. The private rented sector provides expensive and only limited opportunities for young people to remain in the parish.
6. Wanting to set up an independent first home was by far the main reason for needing separate accommodation.
7. Two of those households in need are on the Housing Register:
8. All of the households recommended as eligible for the proposal have a strong local connection, ie live in the parish or have close family in the parish.
9. A strong majority (66%) of respondents would support the idea of building a small affordable housing scheme for local people in the parish.
10. The location and design of any proposals were seen as critical issues.
11. All households in the parish were surveyed to assess local housing need: an excellent response rate of 42% was achieved.

BROCTON PARISH COUNCIL: HOUSING NEEDS SURVEY REPORT

SECTION ONE: BACKGROUND AND GENERAL INFORMATION

Introduction

1.1 Following presentations to the Parish Council in 2014 by representatives of Stafford and Rural Homes, the Parish Council was asked to endorse a Housing Needs Survey to be carried out by the housing association to determine whether or not there is a need for affordable housing for local people in the parish owing to the high cost of housing in the area.

1.2 Additional reasons for the survey are best expressed perhaps by the following extract from the covering letter which was sent with the survey questionnaire:

Affordable housing as provided by a housing association is homes that can be rented or part-bought (shared ownership). The reason for providing new affordable housing is to help local people of all ages who would like to remain living within the parish and to contribute in the long term to maintaining the community spirit and village services that still exist.

1.3 The survey analysis and this report have been conducted and produced by John Lancaster: Rural Housing Enabler, a consultancy specialising in rural housing issues, without Borough Council officers, Housing Association officers or Parish Council members having had sight of any data or had any input into the content of the report. Thus the report and the findings are an independent and impartial commentary based on the evidence collected.

1.4 The survey has been carried out at no financial cost to the Parish Council. The survey was funded by the housing association as part of a remit to explore the need for affordable housing in certain parts of rural Staffordshire.

1.5 This survey is the most up-to-date comprehensive study of housing need undertaken in the parish. A previous similar survey was carried out in 2008: the findings of such surveys are generally deemed to be valid by planning authorities for three years, hence the requirement to carry out a new survey. In particular, whilst some households will already be on the Housing Register, many may not be included on existing records of need. The survey also raises awareness of housing issues facing local people and gave respondents space to express their views on local housing issues.

1.6 The findings in this report are based on the survey only although cross-reference has been made to data from the 2001 and 2011 Censuses and other sources where

indicated. The report should be read also in conjunction with other borough-wide surveys, including any current Strategic Housing Market Assessment and Borough Council affordable housing and planning policies (www.staffordbc.gov.uk) to place the conclusions in a borough-wide context.

1.7 For a wider overview of the national rural housing problem, reference should be made to the findings and recommendations of the Government's Affordable Rural Housing Commission Final Report, May 2006 (www.defra.gov.uk) and the Matthew Taylor Report (www.clg.gov.uk).

2. Survey Purpose and Methodology

2.1 The purpose of the survey was to acquire detailed information about the current housing situation and the numbers and types of households in housing need and to find out what kind of alternative housing they were seeking. Also, it gave people an opportunity to express their views on what was or was not needed.

2.2 Although based on a core questionnaire, the survey form (a copy of the questionnaire and covering letter are attached as Appendix 2 to this report) was agreed by the Parish Council in its final form before distribution. The survey form was divided into two parts: Part 1 collected general information about the respondent's household and Part 2 was for completion by those in housing need. Also the covering letter included an explanatory section on what is meant by affordable housing as it can be provided by housing associations.

2.3 An important element in the design of the form was to reveal what is called hidden or concealed households, people who cannot afford to be in the housing market and are living within another household.

2.4 The forms were posted to all households in the parish using address data from the Council Tax Register. They were returned in prepaid freepost envelopes to the housing association and forwarded unopened to John Lancaster: Rural Housing Enabler, a consultancy specialising in enabling affordable rural housing, for analysis. Households had three weeks to complete the survey following the distribution.

2.5 The data processing was carried out by the consultancy.

2.6 As the questionnaires went to 100% of households, this is a total or census survey rather than a sample survey. This methodology is that recommended* as being appropriate for rural areas in that from the usual local authority sample surveys, rural wards are grouped together and as such normally it is not possible to disaggregate information for individual villages or parishes. There is a presumption (*Source: A Guide to Housing Needs Assessment, IOH 1993*) that there will be a greater response from those in need using this methodology. The results are presented as found (no figures have been 'grossed up').

*Assessing Housing Need in the South East – A Good Practice Guide (SEERA 2004)

2.7 It should be noted that a few respondents did not answer all the questions asked. Percentages quoted are based on responses received for that particular question.

2.8 It is possible, indeed likely, that a degree of housing need occurs within the households that did not respond to the questionnaire and therefore the need identified

in this report could be an under-representation of the real situation. The actual figures from the survey can be classed as demonstrable need.

2.9 Some information has also been cross-referenced to the Census, the HM Land Registry parish-based data from web-based sites and the Office of National Statistics.

2.10 It is hoped that this report is clear and readable. But some terms have differing definitions, not least '*What is affordable housing?*'

We have used

Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market.

(National Planning Policy Framework, 2012, Annex 2: Glossary – for an extended definition consult p.50. Available at www.clg.gov.uk)

The terms house and housing used in this report refers to all types of residential property including flats, bungalows, sheltered accommodation etc unless otherwise stated.

3. Response to Survey

3.1 Of the questionnaires distributed to all 438 households in the parish, 180 were returned and processed, a 42% response. The response rate is excellent for such a survey and is large enough to have good statistical validity.

Population figures from the 2011 Census show that 1082 people lived in the parish (updated to 1101 in June 2013) with an average household size of 2.43. The forms distributed equate to the Council Tax Register records for the number of households, validating this as a 100% survey. The 180 survey forms returned represent a survey population of 424 people giving an average household size of 2.36, validating this as a representative survey in its closeness to the Census average.

3.2 The following sections of the report analyse the key features and present the key findings from the data analysis.

SECTION TWO: THE SURVEY FINDINGS

4. Current Housing Situation – Key Features

4.1 Part 1 of the questionnaire was completed by all households whether or not there was any housing need so as to build up a picture of the current housing situation.

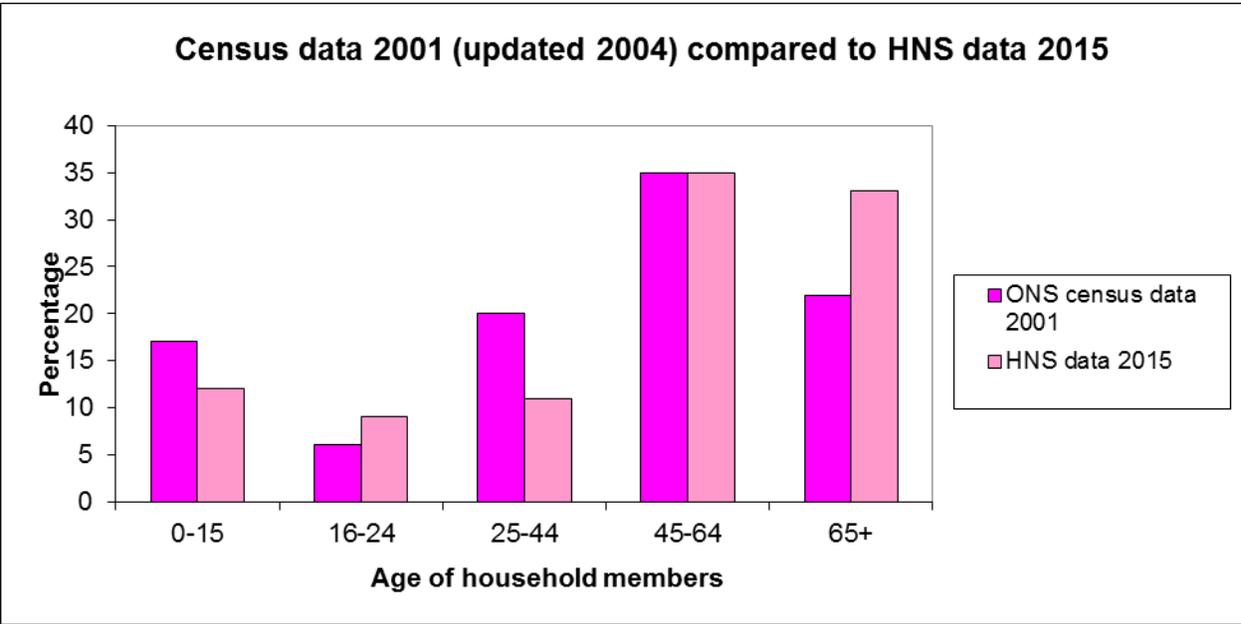
The Population

4.2 The 180 households replying to the survey contain a total population of 424 of which 12% are children aged less than 15, 9% are aged 16-24, 11% aged 25-44, 35% aged 45-65, with the remaining 33% over 65. Making a broad comparison with some national figures from the 2011 Census – 19% under 15, 12% aged 16-24, 27% aged 25-44, 25% aged 44-64 and 16% over 65 (www.statistics.gov.uk). The conclusion is that the parish has significantly more older people than the national average and less young adults, the group that may be looking for first independent housing.

The validity of the survey percentages is borne out by the June 2013 Census update figures which show 13% for those less than 15, 9% for 16-24, to 32% over 65.

The key changes between the 2001 and 2011 Censuses are that the number of those younger adults aged 25-44 fell by 4% and by a further 5% by the survey date while the percentage of over 65's has risen by 11%. It could be that the fall in the number of younger adults may be partly due to the lack of provision of affordable housing over the past ten years. In fact the number of dwellings in the parish has only increased by 8 in total, from 446 to 454. Even allowing for any skew in the survey response profile in comparison to the 2011 Census data, it would seem that the population balance of the parish may have changed significantly over the past ten years within a population total which has increased by only 30. The chart below depicts this.

The overall profile depicted for the parish is similar to that profiled for rural villages in The State of the Countryside Report 2009 (Commission for Rural Communities), where the out-migration of younger people partly due to lack of affordable housing and un-affordability of market housing, and the in-migration of affluent families and retiring older people and an ageing resident population is apparent.



The Housing Stock and Tenure

4.3 Most of the housing stock of respondents is houses (72%) or bungalows (26%) with only 1% as flats. Of this stock 85% is 3 or 4 bedroom or over accommodation (44% being 4-bed or over) with only 14% as 2 bedroom and 1% as 1 bedroom homes. With the demographic trend towards smaller households, the lack of 1 and 2 bedroom units will make it difficult for younger people in particular, whether single, couples, small families as first-time buyers or those on lower incomes to enter the housing market either by affordability or lack of supply. Despite the number of larger houses, some are occupied by one or two people: these tend to be ‘empty-nesters’ – over 65’s whose children have grown-up and left leaving under-occupying parents.

4.4 A total 94% of respondents are owner-occupiers. A very high percentage of the overall total, 65%, is owned outright without a mortgage, typical of an older population, reinforcing the issues as highlighted above. But the private rented sector (5%) probably presents limited opportunities for those on lower incomes unable to access the open market or to rent within the parish. Private sector rents are significantly higher than for housing association homes of which there are now none: the 2001 Census shows that there were 3 ‘council’ homes, probably sold off under the Right To Buy. However, private rented sector stock may be under-represented by the survey: the 2011 Census shows there to be 28 (6.3%) private sector rented homes, a significant rise from 13 (3%) in the 2001 Census.

Property Turnover

4.5 The question on length of residency shows that 68% of respondents have lived in the parish for over 10 years with a further 16% of households being resident for 5-10 years. This represents a stable community, a low level of development and a low turnover of property – the latter again reinforcing the evidence of there being an increasingly ageing population. If this low availability of property is added to the poor potential supply of smaller units as indicated above, the possibilities for local people on lower incomes who wish to remain in the parish, or indeed those who may wish to return, appear very limited. The analysis of local affordability in a following section will amplify this problem.

Family members leaving the parish due to lack of affordable housing and current housing need

4.6 Directly connected to the above, the survey data shows that 13 respondents cite a total of 22 family members as having left the parish in the last five years specifically due to difficulties in finding a suitable affordable home locally.

4.7 In addition to the above out-migration due to a lack of affordable housing, 19 households have someone living in their home needing a separate home now or in the near future. Of these, 12 households require a separate home now or in the next one to two years. Those requiring a separate home in three to five years (7 households) should be seen as an emerging need.

4.8 Also, 27 households completed the question on certain particular housing requirements ie specific housing need: 14 need to downsize to a smaller property, 4 require sheltered housing, 3 require residential care/ extra care housing and 6 require ground-floor accommodation.

It is clear from the responses to this question that there are a significant number of older parishioners, in all probability owner occupiers, whose homes do not meet their requirements.

4.9 From those respondents included in the data referred to in 4.7 and 4.8 above above, there were 20 households that completed Part 2 of the questionnaire as being in housing need and wanting to remain living in the parish. Section 6 analyses the housing needs of these households.

5 .Level of Support for Affordable Housing and Comments of Residents

5.1 One of the purposes of the report was to establish the level of local support for a possible new scheme. Question 1 on the questionnaire asked: *“Would you support a small development of affordable housing in the Parish if there was a proven need from households in the Parish or with a genuine local connection?”*

All respondents of the total of 180 respondents answered the question.

119 (66%) said ‘Yes’: 61 (34%) said ‘No’.

5.2 There were 36 respondents who also backed up their decision by adding comments and Appendix 1 presents those opinions.

5.3 No judgement or any attempt to attach any weight to these comments has been made, it being preferred to leave such local opinion to be considered by the Parish Council.

6. Housing Need

6.1 Twenty households completed Part 2 of the questionnaire as being in housing need and wanting to remain in the parish: the following sections analyse the needs and situations of those households.

Local Connection

6.2 Of those respondents completing Part 2, 15 currently live in the parish and 71% for over 5 to 10 years.

It is worth emphasising here that strong local connection criteria would be rigidly enforced should a scheme be proposed and advanced. Of the other 5 households, all are identified as having close family living in the parish for over ten years and wishing to return and who also previously lived in the parish for over ten years.

6.3 In addition to the above families indicating a wish to return, as indicated in 4.6 above, survey responses identified 22 people that have moved away because of difficulties finding a suitable home.

Current Tenure

6.4 In terms of the current tenure of those households in need, 25% are living within a home owned by their parents, so-called concealed households – living within another household but wishing to set up a separate household. There are 35% renting in the private sector while 5% live in tied accommodation. A further 35% of households are owner occupiers or relatives of owner occupiers, with or without a mortgage, some wishing to downsize to a smaller property for various reasons, are in need of sheltered or extra care accommodation though they may not qualify as being in housing need by the local authority definition of such: further sections will address this issue.

Preferred Tenure

6.5 Of preferred tenure of first choice, 29% (5 households) wish to rent from a housing association and 35% (6 households) would prefer shared ownership (part-buy/ part-rent from a housing association). One respondent wished to rent on the open market. There were 5 households specifying 'other', implying buying on the open market: the issues around this will be discussed in a later section.

Households on the Housing Register

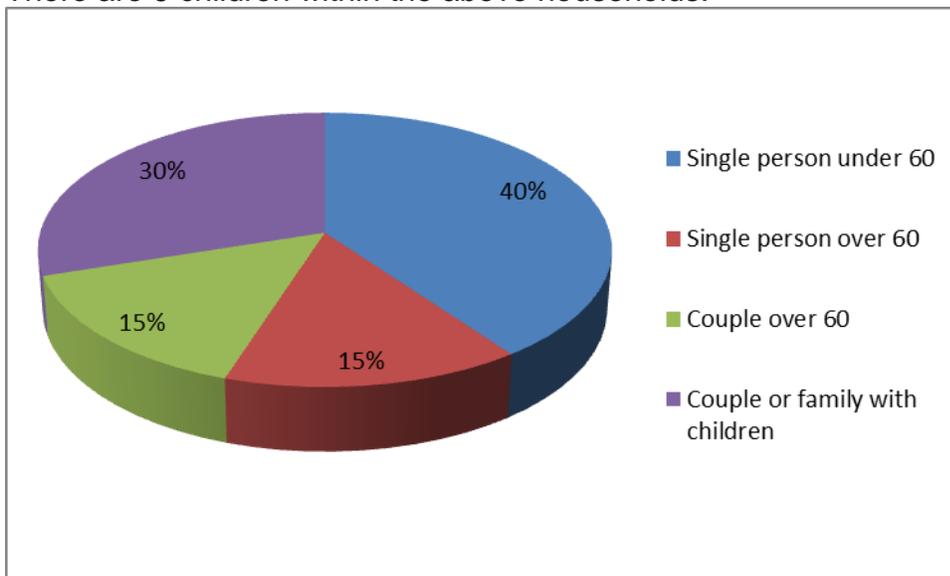
6.6 Two of the Part 2 respondents are already on the Housing Register. Should any household wish to qualify for any possible future scheme, they would need to go on the Housing Register. The Housing Register process in the Borough currently does not identify need by local connection. Close examination of that data may reveal other households who may qualify.

Household Composition

6.7 The following shows the spectrum of household size and composition with need:

- 8 Single persons under 60
- 3 Couples over 60
- 3 Single persons over 60
- 6 Couples/ families with children

There are 6 children within the above households.



Reasons Accommodation Needed

6.8 Respondents identified three key reasons for needing a new home. Wanting to start a first home (45%) shows the issues for younger people concerning the lack of affordable housing in the parish. Needing a smaller home (15%) reflects the concerns of the more elderly wishing to downsize or seek a more appropriate property. Wanting to return to the parish to be near family (20%) was primarily for caring purposes. A further 15% was divided equally between current home affecting health, the need for ground floor accommodation and the need for sheltered or extra care housing. The incidence of a respondent unable to afford the mortgage or rent should also be noted.

These responses demonstrate a clear division between the needs of the young and the elderly in the parish.

Size of Accommodation, Care and Support, Adaptation Requirements

6.9 Two-bedroom accommodation is required by 60% of households and 25% need one-bedroom homes. But larger three-bedroom (15%) family homes are also needed which include 6 children. The chart below shows how this contrasts sharply with the existing profile of housing stock in the parish.

6.10 Two older person households require special care and support because of age-related problems.



7. Affordability

7.1 The reason for collecting financial information in the survey is to cross-reference a household's preferred tenure against their potential ability to afford that tenure. For example, if a household requires rented housing association accommodation, information is needed on whether or not they can afford the rent. Similarly, someone specifying shared ownership would need a gross annual household income of about £28,000 (£2,300 per month) to afford the associated mortgage and rental costs. Where a survey looks at open market housing as an option, research on the local housing market is required to assess whether incomes are sufficient or whether another form of tenure might be a more appropriate option.

Renting and Shared Ownership from a Housing Association

7.2 For the 5 households that would prefer to rent from a housing association as a first option, the spectrum of rents for a 1-bed to a 3-bed unit would lie between £50 - £150 per week: from the financial information provided, all the households wanting this form of tenure could afford it.

There are 6 households requiring shared ownership as a first choice. However, it is likely that set against their incomes, this form of tenure may be beyond the financial capacity of some of these households. But based on the financial information provided, 5 of these households may have the income and deposit required. The financial threshold for this form of tenure would, as stated above, require an annual gross household income of about £28,000 (£538 per week): of those households supplying information on their annual income, 59% earn less than the threshold income.

By specifying 'other' as a preferred form of tenure, 5 households are probably implying a preference for open market purchase. For the interest of the Parish Council, the following brief summary of the open market in the parish is evidence of the reality for those respondents.

Buying On the Open Market In Brocton

7.3 For households on lower incomes thinking of accessing the open market in the parish of Brocton, the issues are as follows.

Using HM Land Registry data on parish house sales (www.zoopla.com) for completed sales for the past year, the cheapest house sold – in effect an entry level price for a first-time buyer – was a two-bed end terrace for £148,000. There were 11 completed sales for Brocton over this period with an average price of £330,000, a rise of £36,000 over the average for the past three years. So values are rising, borne out by the fact

that there are currently 4 properties on the market with an average asking price of £478,000, the cheapest being at £265,000.

What does this mean for someone living locally on a low income wanting to access this market for the first time, a so-called entry-level client?

Taking the cheapest property sold in the last year, the end terrace for £148,000, the following model illustrates the issues. Assuming a 95% mortgage at 3.5 joint income (although it is recognised that in the current mortgage lending climate such a deal may not be available with higher deposits being required), for first-time buyers such as might be the respondents to Part 2 of the survey, a household would need a gross income of over £40,000 and a deposit of £7,500 to afford the entry-level property.

From the survey information, to repeat, 59% of respondents declaring a need have incomes of less than £28,000. It is possible that 3 households from the 20 that completed Part 2 could afford such a property. And such smaller, relatively cheap property is in short supply in the parish. But clearly most of the households in need in the survey could not realistically consider the open market in the parish. The reality is that for those aspiring to buy on the open market, renting or shared ownership from a housing association is the only realistic option – or moving to an area where house prices are lower.

Local house prices and the supply of houses on the open market clearly present a gap between aspiration and attainment for those potential first-time buyers who might wish to buy on the open market.

The Cost of Renting

7.4 It is worth making a comparison between what households renting in the private sector in Brocton pay compared to what they would pay as housing association tenants.

Research shows that recent lets for private sector, agency managed properties for rent have been at rents of £575 per calendar month (a two-bed cottage) and an average rent of £975 for a three-bed property. The rent for a two-bedroom housing association property would be about £308 per month ie 53% of the average private sector rent: a three-bedroom housing association rent would be £336 per month ie 34% of the average private sector rent. Therefore it would be no surprise that those renting privately and wanting greater security of tenure also want to lower their cost of accommodation as a proportion of their low incomes.

SECTION 3: THE WAY FORWARD

8. Conclusions

8.1 Most households in the parish are satisfied with their housing situation but there is a demonstrable unmet housing need from local people. The data from this survey shows that this need has increased since the previous survey of 2008.

Twenty households completed Part 2 of the questionnaire but from a detailed analysis of their individual situations, the following conclusions are made.

A. An additional 11 units of affordable housing association homes should be provided,

to comprise **6 rented and 5 shared ownership** tenures based on requirements and information provided on affordability. The reason for this recommendation is that following detailed scrutiny of the respondents it is concluded that:

- a. The eleven households need housing now or in the next two years.
- b. These households are living with their parents and need separate accommodation or are in insecure and expensive private rented accommodation.
- c. All the households live and wish to remain living in the parish or qualify by an otherwise strong local connection.
- d. All the households have expressed a preference for housing association accommodation.
- e. The recommended 6 rented units is based on the 5 households requesting this tenure and 1 household that could not afford shared ownership.
- f. The recommended 5 shared ownership units is based on the 6 households that requested this form of tenure and who could afford it.

B. Part 1 of the survey revealed 27 respondents requiring to downsize, need sheltered or residential care/ extra care housing or specific ground floor accommodation. There were 8 of those respondents who completed Part 2 as being in housing need and wishing to remain living in the village: all are older owner occupiers. There is a real dilemma here: as owner occupiers they would not qualify by the local authority definition as being in housing need. Yet they have a particular need. It could be that the housing association may wish to explore the possibility of an additional, say 8, small single storey specially adapted downsizer units for outright sale, possibly to cross-subsidise the above recommended scheme.

8.2 The unmet need is a product of a low turnover of relatively large expensive open market housing in the parish which excludes those local people on lower incomes, say, less than £28,000, such as 59% of the households in need in this survey, from gaining

access to this market should they wish to stay in the parish. The number of family members having had to leave the parish because of a lack of affordable housing endorses this conclusion. The only other choice in the parish is private renting which has increased since the 2001 Census.

8.3 There is strong majority support (66% of respondents) for a small scheme from the local community to satisfy this need for affordable housing for local people in the parish.

8.4 Of those households in need completing the questions on employment, most (72%) travel to work in their own car: the rest equally by bus, bike or walking. They travel equally in numbers to nearby parishes – Brewood and Coven, Cannock, Penkridge, Stafford - or further to the Birmingham-Wolverhampton area or to Stone-Stoke. They are mostly professionals in teaching, education, fire service, accountancy, IT, management but there are also cleaners, shopworkers, carers and labourers.

8.5 The size and type of the proposed affordable housing scheme is given below but some further explanation is needed in that where a household may initially seem to require one-bedroom accommodation, a housing association may be reluctant to develop such units because providing two- bedroom units allows for more flexibility. For example, a young couple in a one- bedroom unit may subsequently have a family thus requiring a two-bedroom home; hence the preference for developing two- bedroom homes removes the need for subsequent transfers due to overcrowding.

8.6 Given all the factors in this report, proposed affordable housing for local people as detailed below would be appropriate, subject to planning and funding implications:

Proposal: 11 affordable homes for local people

Size:

**5 x 2-bed rented
1 x 3-bed rented**

**4 x 2-bed shared ownership
1 x 3-bed shared ownership**

8.7 Being well-sited and well-designed were seen as critical factors by those respondents supporting any possible proposal. These criteria would need to be met so as not to have a harmful effect on the rural character of the parish.

8.8 It should also be remembered that a housing needs survey is only a snapshot of the given need at any one time and while the scale of need is not likely to change, by the time any possible future scheme might be achieved, the mix and size of units would need to be cross-referenced with the Council Housing Register to show emerging need with a local connection at that time.

.9. Recommendations

9.1 It is recommended that the Parish Council consider advancing the process to achieve an additional small scheme of affordable housing as proposed above by:

1. Accepting the findings of this report
2. Engaging with the Council and Stafford and Rural Homes to explore the potential for programming such a scheme and funding by the Homes and Communities Agency.
3. With Stafford and Rural Homes, exploring potential locations and availability of any sites which the Parish Council may think appropriate.

John Lancaster: Rural Housing Enabler

April 2015

**www.ruralaffordablehousing.weebly.com
thelancasters54@btinternet.com**

Appendix 1 - Written responses to Question 1:

'Would you support a small development of affordable housing in the Parish if there was a proven need from households in the Parish or with a genuine local connection?'

Responses in support

- All villages need the opportunity for young new blood. Villages like Brocton offer no opportunity for young first time buyers – this is a must!
- Yes, but it is extremely unlikely. Brocton is a village of Conservative/UKIP voters who will resist this type of development in a classic case on 'nimbyism'.
- Need to keep Brocton as a community with all ages represented and all classes.
- Affordable housing too late for my daughter. She would have liked to have bought in Brocton but house prices were/are too expensive.
- If suitable location and maybe clause to include improvement to the A34 cross roads.
- If the village is to remain vibrant and not just a dormitory it needs to capture younger people.
- Preferably to accommodate those older residents who wish to downsize.
- Only if it didn't impact the local area in any way. Must be sympathetic to current aesthetics and village life.
- If there was a genuine local need for a small development that wasn't an estate and not taking away greenbelt, nature reserve or parkland, then I would support it.
- Most of the houses' original modes in size in Brocton have been greatly extended. As a result there are few houses or bungalows suitable for starter homes or elderly people.
- Yes, but this would depend upon the nature, size and location of any such site to ensure that it did not materially alter the character of the parish and the particular immediate vicinity of the site.
- The village needs to attract younger people to reduce its aging population and to ensure its long term development. Young and single people are unlikely to be able to afford to buy from the existing housing stock in the village.
- Yes, genuine local connection is most important.
- It seems a sensible approach to ensure people are not priced out of living in the area of their birth and area of employment.
- Yes, if it has a genuine local connection.
- Yes, but only for working people.
- Only if there is a proven need, benefits only people from the village and is in keeping with the village.
- Housing in our village is so expensive that our families have to move away when they get married. More affordable housing would let them stay in their village if possible.
- Yes, think it is a very good idea.
- I have said yes but would like to know the definition of small in small development. I would support up to 10 houses.

Responses not in support

- There is an abundance of affordable housing in the Stafford area. Many houses are in close proximity to schools and shops, which are not available in Brocton. There is a poor bus service, so potential new residents would be isolated without access to a car. If they had a car, they could live in any area in Stafford and visit their relatives.

- I think that if someone wanted something enough they would make a determined effort to achieve this. Too many people expect to have everything given to them. They should make some sacrifices. ie. Less holidays, less drinking etc.
- As more houses are built the area loses its rural feel. Before long villages almost join up with each other. Green areas get built on spoiling views and wildlife, also creating more traffic and congestion/noise.
- More housing means more cars! Brocton crossroads is bad enough at the moment. We don't need to add to it.
- Brocton is a village that has developed naturally over time and should remain a village that people aspire to live in. Cheaper housing will devalue the area. There is plenty of affordable housing nearby areas such as Wildwood and Weeping Cross. Brocton is already an over developed village and should be kept as it is.
- Brocton is fast becoming too big! I left an estate to live in a village – any more houses and it will be like I never moved! No, no, no. Go somewhere else. There're plenty of other villages.
- Not enough facilities available as is.
- The argument is flawed. It is pointless creating affordable housing where there are no employment opportunities. Brocton has few jobs. Brocton is a commuter area, with people travelling to jobs.
- This parish does not have a school or a regular bus service, which would make it inaccessible to most people in need of subsidised housing.
- Affordable housing is for people on low incomes so why would they want to live in Brocton with very few amenities, no local schools to walk to and very few buses. What a waste of time and money this survey is.
- Unsuitable road structure in the area. Schools already full. Need, as a country, to maintain our villages as if they keep expanding they will turn into towns.
- I see no need. Additional housing is going up in several areas of Stafford and a lot closer to the town centre. I see absolutely no point in need to consider this within Brocton.
- The village should remain as is and provide exclusive upmarket housing. I don't want to see affordable housing built, which will mean a lowering of the house prices within the village and possible introduction of problem residents.
- As a resident of Brocton and now retired I have worked for many years for a social housing group and local government. My experience in this field is that I found that it caused more problems than it resolved through neglect of properties, anti-social behaviour to name but a few. To provide this kind of housing would only cause distress to the residents of this community.
- The only available land appears to be near to our home. We moved away from an area with low income families to Brocton and do not want such housing near our home.
- There is no reason to build more homes on our precious green space when there are brown field sites available in Stafford.

Appendix 2: Survey Covering Letter and Questionnaire

BROCTON PARISH COUNCIL

Stafford

www.broctonparishcouncil.org.uk



Serving the community in an area of outstanding natural beauty

22 Newquay Avenue

Weeping Cross

Stafford

ST17 0EB

Telephone: 01785 664064

e-mail: clerk@brocton.staffslc.gov.uk

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Dear Parish Residents,

The Parish Council has been approached by Stafford and Rural Homes to endorse a survey to be carried out by them to ascertain any identifiable need for affordable housing in the parish. Affordable housing as provided by a housing association is homes that can be rented or part bought (shared ownership). The reason for providing new affordable housing is to help local people of all ages who would like to remain living within the parish and to contribute in the long term to maintaining the community spirit and village services that still exist. There is more information about affordable housing on the back of this letter together with a short description of a small scheme recently completed in a South Staffordshire village.

The Housing Needs Survey questionnaire attached has been produced by Stafford and Rural Homes and agreed by the Parish Council to assess the demand and gauge the level of support that a small scheme might have in our community. John Lancaster, a consultant Rural Housing Enabler will be analysing the survey responses and all information given will be kept confidential. He will then give a summary report of the findings to the Parish Council.

This is a very important issue that rural communities have to face, so please take time to fill in this survey, even if you or any family members do not have a housing need. We want to know the views of as many parish residents as possible so that the Parish Council can make well-informed decisions.

Please return the completed survey questionnaire, using the FREEPOST envelope provided (no stamp required), within three weeks of receiving this letter and the questionnaire.

If any further information or additional survey questionnaires are required please contact the Parish Clerk.

Thank you.

Yours sincerely

Cllr R C H Mudway

AFFORDABLE HOUSING

What is it? Who is it for?

Affordable Housing as described here means housing which is either rented or purchased through shared ownership, and is provided for people who cannot afford to rent or buy on the open market. This affordable housing is managed by Housing Associations also referred to as Registered Providers.

Employers can find it difficult to recruit and retain staff in rural areas when housing is very expensive. People in low paid jobs or even on average incomes, are likely to move from the parish to areas where housing is less expensive. In some cases, the shortage of affordable housing has contributed to parishes losing their local school, shop or pub. Affordable homes can play a key role in supporting these vital village services and helping to maintain thriving communities.

Who is it for?

Essentially, all people who have a local connection to this parish and wish to live here, but cannot currently afford to buy or rent on the open market, including;

People living with parents needing independence

Single people unable to afford to buy a house in the parish

Tenants of housing association property needing a smaller or larger home

Households with tied or rented tenancies, which may be expensive or insecure

Relatives wanting to be closer to family currently living in the parish, perhaps to receive or provide care

Households who have already moved away for cheaper accommodation

People who work in the parish and would like to be part of the community

If a need is identified in a Housing Needs Survey, affordable housing may be built on a Rural Exception Site – a site where only people with a local connection would be eligible to apply for a property.

THE SWINDON EXPERIENCE

In 2007, a housing needs survey was carried out in Swindon, South Staffordshire. The survey identified a need for 14 new homes for local people who otherwise could not afford to live in the village in which they and their families have lived for years. These homes have helped the next generation with a place to live instead of being forced to move away from village life but also the older generations who need alternative accommodation and therefore made available further family accommodation in the village.

Stacey and her partner, Lee were allocated a shared ownership home in Swindon. Stacey has lived in the area all of her life but was priced out of the market.

“There are few affordable homes in the village and we eagerly took advantage of the shared ownership scheme, enabling us to part-buy a home without leaving our local community.”

A small development of affordable houses on a Rural Exception site was being considered on the edge of the village and was felt by Stacey and Lee to be the only opportunity they would have to be able to stay in their village. When the houses were actually built, many more people came forward who were even more financially in need, but with a lesser local connection.

Stacey and Lee were, however, offered a house, as the local connection was the over-riding factor and they were able to secure a mortgage for a 40% share in a 2 bedroom house.

Mr & Mrs Chilton have always lived in Swindon but were struggling to cope with their 3 bedroom home. They both have health and mobility problems so were unable to manage stairs in the larger home. They moved into a specially adapted bungalow, which met their needs and also, therefore, made available a 3 bed home in the village for another family.

The Parish Chair, Roger Lees explained that **“the homes ensured a bright future for not only the individuals who live in the new houses but also for the community as a whole. Residents young and old now have the opportunity to stay in Swindon and continue to contribute to village life.”**

BROCTON HOUSING NEEDS SURVEY

PART 1

Please complete Part 1 on behalf of your household (even if you don't need affordable housing). It is important to get the views on possible affordable housing development from the whole community and to collect information on the existing housing situation in the parish.

A household is a family, a single person, a couple, a single parent family of whatever age in or needing separate accommodation.

PLEASE MARK BOXES WITH AN 'X'

Q1 *Would you support a small development of affordable housing in the Parish if there was a proven need from households in the Parish or with a genuine local connection?*

Yes No

Please use this space if you wish to explain your answer to Question 1.

Q2 *How many people of each age live in your home?
(Please write the number in the box)*

Male	<input type="checkbox"/> 0-15	<input type="checkbox"/> 16-24	<input type="checkbox"/> 25-44	<input type="checkbox"/> 45-64	<input type="checkbox"/> 65+
Female	<input type="checkbox"/> 0-15	<input type="checkbox"/> 16-24	<input type="checkbox"/> 25-44	<input type="checkbox"/> 45-64	<input type="checkbox"/> 65+

Q3 *What type of home do you live in?*

House Bungalow Flat/bed-sit Caravan/Park home
 Sheltered/retirement
 Other (please specify) _____

Q4 *How many bedrooms does your home have?*

one two three four or more

Q5 *Who owns the home you live in now?*

Self (with mortgage) Self (without mortgage) Tied to job
 Housing Association Private Landlord
 Other (please specify) _____

Q6 *How long have you lived at your present address?*

- Less than 2yrs Between 2-5yrs Between 5-10yrs Over 10 yrs

Q7 *Has anyone from your family (children, parents, brothers, sisters) moved away from the parish in the last 5 years due to difficulties in finding a suitable home locally?*

- No Yes: if so, how many people? _____

Q8 *Does anyone in your household require any of the following? (mark as many as required)*

- Need to downsize to smaller property
 Sheltered housing
 Residential care/ extra care housing
 Ground floor accommodation

Q9 *Does anyone living in your home need a separate home now or in the near future?
(Please note: the survey cannot take into account the future housing need of students in full-time education where it would be difficult to determine if they would return to/ remain in the locality)*

- No Yes 1 person Yes 2 people Yes, everyone

If yes, when do they need it?

- Now 1-2 years 3-5 years

IF YOU OR ANY PERSONS WITH A LOCAL CONNECTION TO THE PARISH NEED AN AFFORDABLE HOME AND WANT TO REMAIN LIVING HERE OR MOVE BACK, PLEASE COMPLETE PART 2

Thank you for taking the time to complete Part 1 of this questionnaire. The findings from this survey will be available in the coming months and will help the Parish Council to decide on its future plans.

Unless you supply your name and address towards the end of Part 2 so that the Housing Association can follow up with you about your housing need, please be assured that this questionnaire is completely confidential and anonymous.

Please use the pre-paid envelope to return this questionnaire within the next three weeks.

PART 2

Please only fill in this part if you need a new home in the next three years and want to live in the parish.

Please mark boxes with an X

Please complete a separate form for each household in need of housing. For example, for a whole family needing to move together complete one form, or if mature children need independent accommodation, complete a separate form for each person. Extra forms will be available from the Parish Clerk.

Q10 Does the household needing to move currently live in the parish?

- Yes *If Yes, for how many years?* _____
 No *If no, and they wish to return, where do they live?* _____

Q11 *If the household does not live in the parish now, what is their connection to it?*

(For each answer, please indicate for how many years)

- Previously lived there for _____ years
 Parent/ child / Other close relative has lived there for _____ years
 Member of household work there (full-time, part time, voluntary) for _____ years

Q12 *Who is looking for/likely to need accommodation in the next three years?*

- | | | | |
|-----------------------------|--------------------------|----------------------|--------------------------|
| Single person under 60 | <input type="checkbox"/> | Couple under 60 | <input type="checkbox"/> |
| Single person over 60 | <input type="checkbox"/> | Couple over 60 | <input type="checkbox"/> |
| Couple/family with children | <input type="checkbox"/> | Single Parent Family | <input type="checkbox"/> |

Q13 *What is the minimum number of bedrooms each household needs?* _____

And what are the gender and ages of any children?

Number of boys ____ Their age(s) _____
Number of girls ____ Their age(s) _____

Q14 *Who owns or rents the home the household currently lives in?*

- Self (with mortgage) Self (without mortgage) Parents
 Self (renting privately) Self (Rent/Shared Ownership from Housing Association)
 Tied to job Self (Renting from the council)
 Other (please specify) _____

Q15 *What is the most important reason for you needing a new home: choose one from the options below:*

- | | |
|---|--|
| <input type="checkbox"/> Want to start first/independent home | <input type="checkbox"/> Current Tenure insecure |
| <input type="checkbox"/> Family breakdown | <input type="checkbox"/> Need smaller home |
| <input type="checkbox"/> To be near work | <input type="checkbox"/> Overcrowding |
| <input type="checkbox"/> Loss of housing through retirement | <input type="checkbox"/> Current home affecting health |
| <input type="checkbox"/> Can't get a mortgage | <input type="checkbox"/> Need ground floor accommodation |
| <input type="checkbox"/> Current home in need of major repair | |
| <input type="checkbox"/> Need sheltered or extra care housing | |
| <input type="checkbox"/> To be nearer family to provide/receive care or support | |
| <input type="checkbox"/> Can't afford to pay mortgage/rent unaffordable | |

The following questions requesting financial information will be used to gauge affordability of required accommodation and for no other purposes.

Q16 What is the household's gross weekly or monthly income (i.e before deductions?)

- Under £100 per week (<£433 per month) £101-£200 per week (£434-£867 per month)
 £201-£300 per week (£868-£1,300 per month) £301-£400 per week (£1301-£1,733 per month)
 £401-£500 per week (£1,734-£2,167 per month) £501-£600 per week (£2,168-£2,600 per month)
 £601-£700 per week (£2,601-£3,033 per month) £701+ per week (£3,034 per month)

Does this include Housing Benefit and other benefits? Yes No

Q17 Which of the following tenures would be your preferred and most affordable option?

- Renting (Housing Association) Renting (Private)
 Shared Ownership (part buy – part rent, Housing Association)
(the part buy element of shared ownership would require a mortgage for which a deposit would be required. Roughly how much deposit could you raise? £_____)
 Other

Q18 Does anyone in your household require specialist care or support?

- No
 Yes, an older person who needs Sheltered or Extra Care Housing
 Yes, a mental health, learning disability or other health problem

Q19 Does anyone in the household have a specialist housing requirement for any of the following?

- Wheelchair access
 Ground floor accommodation with special adaptations

Q20 Is the household registered on the Council or a Housing Association waiting list or Housing Register?

- Yes If Yes, what is your reference number?(if known) _____ or address
 No If No, please provide contact details below so that the Housing Association can follow up your request should homes be planned

Name: _____

Address: _____

Tel: _____ Email _____

(THIS INFORMATION WILL BE KEPT CONFIDENTIAL)

Q21 Do you have any particular or specialised housing requirements through belonging to a particular ethnic or faith group (please specify need and ethnicity or faith group)

Q22 Please give the occupations and locations of employment of working household members (e.g. teacher in Stafford)

Q23 Which method of transport is usually used to travel to place of work? (Tick all that apply)

- Own Car Car Share Train Bus Bike Walk

Thank you for completing this questionnaire.
The Parish Council appreciates your help.